

UNITED STATES PATENT AND TRADEMARK OFFICE  
**CERTIFICATE OF CORRECTION**

PATENT NO. : 7,240,031 B1  
APPLICATION NO. : 09/540011  
DATED : July 3, 2007  
INVENTOR(S) : Peter J. Kight

Page 1 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 2, Line 27 - Change "traction" to --transaction--

Column 6, Line 50 - Change "show" to --shows--

Column 7, Line 1 - Remove the comma after "paid" - change "paid," to --paid--

Column 8, Line 10 - Change "more-merchants" to --more merchants--

Column 8, Line 35 - Insert --to pay the second bill-- after "request"

Column 8, Line 38 - Insert --identified-- after "at least one of the "

Column 8, Line 39 - Insert --identified-- after "one of the"

Column 8, Line 42 - Insert --identified-- after "one of the"

Column 8, Line 62 - Insert --file-- after "master merchant"

Column 9, Line 12 - Insert --to pay the second bill-- after "request"

Column 9, Line 36 - Change "on" to --one--

Column 10, Line 3 - change "merchant file," to --merchant file database,--

Column 10, Line 22 - Remove "to determine" and change "not" to --determined to not be--

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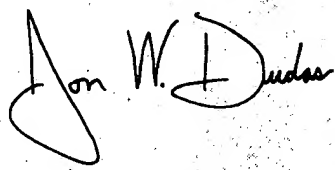
Page 2 of 2

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 10, Line 24 - Insert --to pay the second bill-- after "request"

Signed and Sealed this

Twentieth Day of November, 2007

A handwritten signature in black ink, reading "Jon W. Dudas", is enclosed within a rectangular border. The signature is stylized, with the first name "Jon" and last name "Dudas" clearly legible, and "W." in the middle.

JON W. DUDAS

*Director of the United States Patent and Trademark Office*